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January 2013

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Facets

Facet - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

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ON THE COVER

Marcie Wilson, of Ames, nurses her daughter Elise Wilson, 1, at Ames Cupcake Emporium. By Amy Vinchattle/Facets

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An opportunity to change

I have never been the poster child for positive thinking; yet some strange ideas have been floating around inside my head since I lost my job at the end of November.

Each new year offers the opportunity for a fresh start. New Year's resolutions are decisions we make to improve ourselves in some way; they are choices to be better.

Almost two years ago, I chose to leave a career I loved for a position I did not even comprehend at the time I accepted it. I struggled for most of my first year, but I pushed myself to learn new skills. Over the last year, I climbed to the top of my department and was succeed-



JENNIFER MEYER

ing at better financially supporting myself.

Then my department was dissolved due to restructuring. Obviously, this was not my choice.

Like anyone who has lost their job, I panicked. I started to cry when they handed me the packet on COBRA health insurance, knowing I could not afford

the costs based on what I would receive from unemployment.

I was very bitter for about a week, until I started interviewing for jobs and receiving offers. That's when it hit me: There can also be great opportunity for improvement from the changes we do not choose.

I accepted a different position within my company that has pushed me to learn even more new knowledge and skills. I did not think I could do it, but some early success is the likely source of my new-found positive thinking.

I was settling in my career. Whether I continue in my role or choose another, I know now I must push myself mentally and

professionally to seek out and make the most of opportunities to learn and advance.

The other positive to come from this negative change is realizing that the women with whom I worked — and who aggravated me most days — are good friends who I want to keep close as we each move on with new jobs.

Like I said, I'm not exactly a positive thinker, but with a new year, there is opportunity to change that, too.

Happy new year. Make the most of it. ♦

Reach Facets Editor
Jennifer Meyer via email
at jmeyer.facets@gmail.com.

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COCOONING

I am into cocooning during the month of January. I like to watch movies, read books and stay warm wearing big, fuzzy slippers and wrapping in cuddly throws.

— Joan Ingwersen, At-Home Care Company



EARLY MORNING HARVEST

EARLY MORNING HARVEST

I really love Early Morning Harvest's flours and meals. They are local and organic, and perfect for winter baking.

— Kristen Houser, TableTop Farm

EATING CLEAN

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— Deb Samuelson,
Boone, administrative
support for the public
affairs office and
education programs at
Ames Laboratory

Fab.

FAB.COM

I'm into fab.com for unique gifts, which are all uncommon and out of the ordinary.

— Mary Clare Lokken,
Facets contributor

SLEEP CYCLE APP

I'm all about a new iPhone app I found called Sleep Cycle. It measures your sleep patterns and shows you trends on how long, what quality, etc. Also, it's an alarm clock and wakes you up during light sleep instead of deep sleep.

— Samantha Boyd,
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Good start

Project expands comfort zone for breastfeeding

BY KATHY HANSON

Business owner Tawnya Zerr said she already had an opinion about public breastfeeding before organizers of the Family Friendly Business Project approached her.

"I figured it was normal, and it seems weird we should need decals on our storefronts to show we have a welcoming attitude," said Zerr, owner of Ames Cupcake Emporium.

Even though Iowa is one of 45 states with laws that specifically allow women to breastfeed in public, mothers like Marcie Wilson, of Ames, know firsthand that making it legal does not make it universally acceptable.

Knowing which businesses offer a clean, comfortable place to nurse helps keep breastfeeding manageable for the busy mother of three girls, ranging in age from 6-and-a-half years to 22 months.

"I can go about my day without worrying where I'm going to end up when the baby gets hungry," Wilson said.

Breehan Gerleman Lucchesi, a spokesperson for the Family Friendly Business Project, says she is encouraged that businesses ranging from corporate heavyweights, such as Hy-Vee and Walmart, to local icons, such as Cafe Diem and Cupcake Emporium on Main Street, have signed on to declare their support for families with nursing babies.

Health care providers and other organizations also promote the benefits of breastfeeding, including McFarland Clinic, Mary Greeley Medical Center, WIC, the Iowa Breastfeeding Coalition and the La Leche League of Ames.

A press release from Surgeon General Regina M. Benjamin last year indicates there is more at stake in supporting breastfeeding families than mere convenience.

Benjamin wrote that clinical evidence shows "breastfeeding protects babies from infections and illnesses that include diarrhea, ear infections and pneumonia. Breastfed babies are also less likely to develop asthma, and those who are breastfed for six months are less likely to become obese. Mothers themselves who breastfeed have a

ABOUT BREASTFEEDING

- Forty-five states, including Iowa, the District of Columbia and the Virgin Islands have laws that specifically allow women to breastfeed in any public or private location.
- Twenty-eight states, the District of Columbia and the Virgin Islands exempt breastfeeding from public indecency laws.
- Twenty-four states, the District of Columbia and Puerto Rico have laws related to breastfeeding in the workplace.
- Twelve states and Puerto Rico exempt breastfeeding mothers from jury duty.
- Five states and Puerto Rico have implemented or encouraged the development of a breastfeeding awareness education campaign.

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- Visit <http://iabreastfeeding.org/for-parents/family-friendly-business/> to learn how your business can participate.
- For a Family Friendly business map, visit goo.gl/ca6oX.

decreased risk of breast and ovarian cancers."

While emphasizing that breastfeeding is a personal choice, Benjamin cited a study published last year in the journal "Pediatrics" estimating the United States would save \$13 billion per year in health care and other costs if 90 percent of U.S. babies were exclusively breastfed for six months as recommended by the American Academy of Pediatrics.

With 78 percent of Iowa infants breastfed at birth, Iowa ranks above the national average of 75 percent, according to the Centers for Disease Control. By 3 months of age, however, only 37 percent of Iowa babies remain exclusively breastfed, compared with the national average of 35 percent.

Benjamin said many mothers who attempt to breastfeed say several factors impede their efforts, "such as a lack of support at home; absence of family members who have experience with breastfeeding; a lack of breastfeeding information from health care clinicians; a lack of time and privacy to breastfeed or express milk at the workplace; and an inability to connect with other breastfeeding mothers in their communities."

Wilson, who has nursed all three of her daughters, said she hopes the Family Friendly Business Project will help people in the community become more accepting of public breastfeeding.

"I've never been criticized for it, but I've heard stories from mothers who have been," Wilson said. "One of the most common things I've heard is that people suggest moms take the baby to the bathroom to nurse. I would love to have a chance to suggest to such a person that they take their dinner to the bathroom and eat it there."

Wilson said the value of breastfeeding for most families extends beyond the health benefits for the baby and the mother.

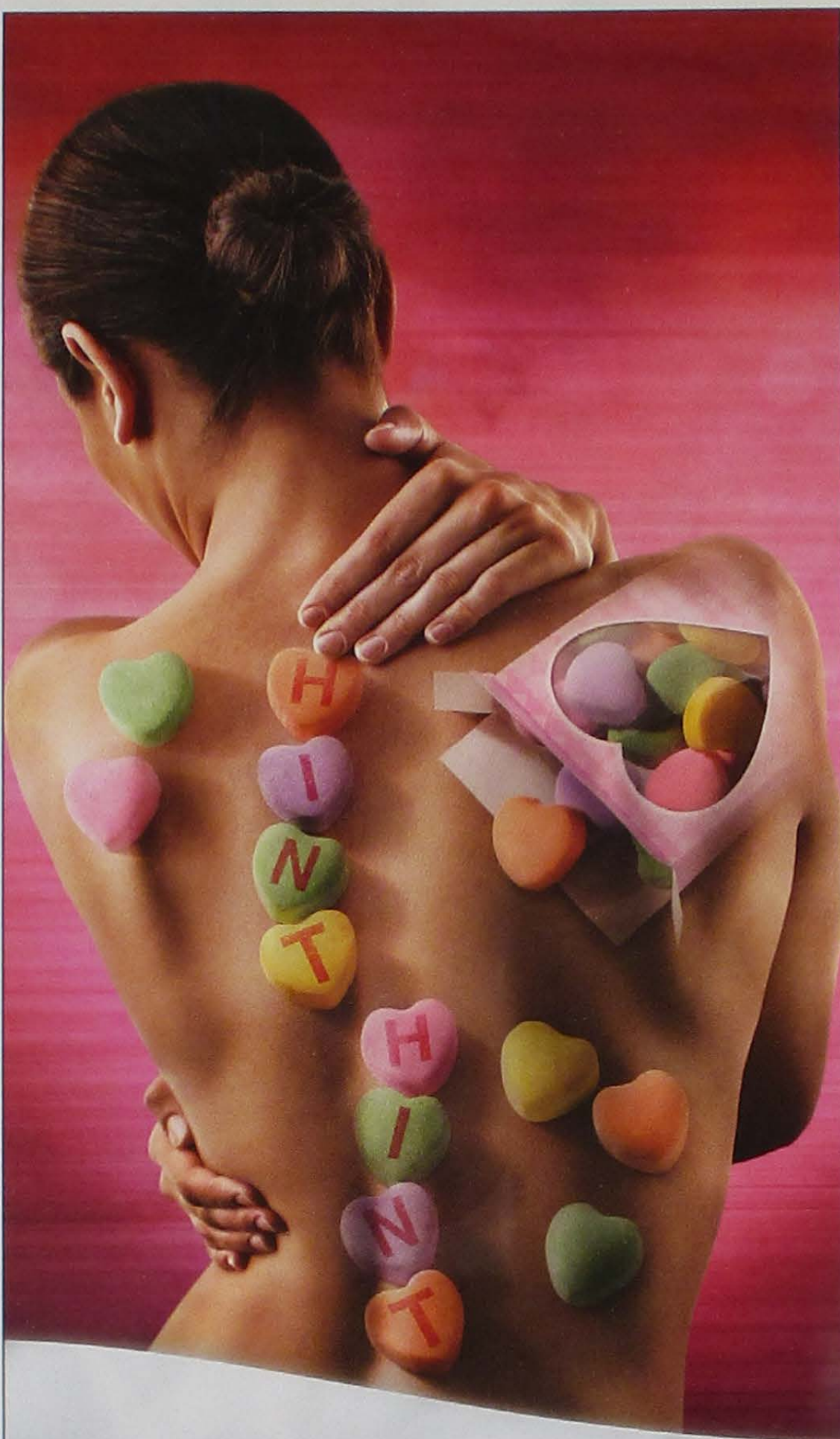
"Nursing fixes life's ups and downs," Wilson said. "It helps babies calm down after a trauma. It forces mothers to slow down and pay attention to their babies, and that affects the whole rhythm of family life." ♦

Reach Kathy Hanson via email at hansonkathy@mac.com.



By Amy Vinchattle/Facets

Marcie Wilson, of Ames, with her daughter Elise Wilson, 1, at Ames Cupcake Emporium says, "Nursing fixes life's ups and downs."



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Pure Bridal

Business gets off to a good start

BY KELLY SPILLMAN-KRAMER

Opening a bridal shop in Ames was a perfect fit for sisters Rita Gartin and Kayse Carter.

Both graduated from Ames High and Iowa State University. Carter studied apparel manufacturing, design and production and was working as the manager and buyer at another bridal shop. Gartin studied interior design, which she practiced six years in Des Moines.

"Kayse had the business knowledge of how to open a bridal store and had more knowledge of the bridal industry," Gartin said. "But I had previous retail experience, the capability to draw up all the design and construction plans and work with the contractors to get the store up and running. Together, we were an unstoppable duo."

Pure Bridal, the store the sisters started planning for in 2011, has been open 10 months.

Gartin said there were many considerations to opening a new store, and she and her sister knew certain decisions would be crucial to their success.

"From the start, we knew we had to have a well-edited collection of dresses in an assortment of sizes that were priced realistically," Gartin said. "It doesn't matter if you have an amazing selection of dresses, though, if your customer service is awful and your store is dark and dingy."

Carter and Gartin also realized location is important and found a location near Interstate 35 and with more than 20 parking spots.

Despite some challenges, Gartin and Carter said the store is well-received.

"We pride ourselves on helping our brides through the whole wedding process, and in doing so, we are able to recommend other local businesses, such as florists, hair stylists and caterers," Gartin said.

The success of their business would not be possible, however, without the support of their friends and families, said Carter and Gartin, who are the youngest of eight children.

Gartin's husband, Tom, created Pure Bridal's branding, logos and marketing material. Carter's boyfriend, Jeremy Schulz, assisted with most of the information technology needs.

Working with brides remains Gartin's favorite part of her job.

"The thought of going to work and helping a bride find the most important piece of clothing she will ever wear is a part of my job I wouldn't trade for anything," she said. "It is such an honor to be a part of a bride's wedding experience, and we love each and every one of our brides." ♦

Reach Kelly Spillman-Kramer via email at kel_300@hotmail.com.



Pure Bridal is open Monday, Wednesday, Thursday and Friday from 11 a.m. to 7 p.m., Saturday from 9 a.m. to 5 p.m. and Sunday from noon to 5 p.m. For more information, visit www.purebridaliowa.com.

By Destri Andorf/d&orfs photography/courtesy of Tom Gartin

Sisters Rita Gartin and Kayse Carter opened Pure Bridal in early 2012.

Facets gets results

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Thinking about eating cabbage by the crate? The cabbage soup diet is low in complex carbohydrates, protein, vitamins and minerals and, depending on the cabbage soup recipe, very high in sodium.

Fad diet? Don't bother

Here's how to lose weight without going to extremes

BY ROXANNE DASS

Lose weight fast. Cure your ailments. Miraculously burn fat. These are just some of the claims associated with fad diets, old and new.

The promise of easy or fast weight loss associated with fad diets can be tempting to women, especially at the start of the new year, when resolutions revolve around weight loss.

Mary Greeley nutritionist Sara Haveman said fad diets typically focus on one particular food or food group, such as grapefruit, cabbage or lean protein, to achieve a particular lifestyle or cure particular ailments.

"Fad diets like Atkins, the Grapefruit Diet, the Apple Cider Vinegar Diet and Dukan continue to stay popular because people, women in particular, are ultimately driven by the promise of 'this one is going to work

for weight loss,'" Haveman said. "We're a nation of everything needs to be fast or it's not worth it."

The ease of fad diets appeals to the "everything-now" mentality because a healthy lifestyle change takes time, she said.

While women may see fast results from fad dieting, the results are rarely long-term, Haveman said.

"(With) some of the fad diets, like low-carb, weight loss is pretty immediate because it's water loss," she said. "So at some point, we need to eat carbs, and you ultimately end up gaining the weight back."

Haveman said there are two simple, healthy ways to lose weight and keep weight off for the long term: diet and exercise.

"I encourage people to practice portion monitoring," she said.

When eating snacks, Haveman suggests eating a serving of starchy food or fruit and

lean protein about the size of an adult woman's palm. For mealtimes, women should eat no more than two or three starches, fruit and a portion of protein. When eating vegetables, the portion should be about the same as two hands cupped together.

"When you look at your plate, half should be covered in non-starchy vegetables, a quarter filled with meat and a quarter of starches," Haveman said.

For Boone mother Carolyn Heckman, 35, watching what she ate was an important step in her weight loss.

"I started the roller coaster dieting about five years ago," Heckman said. "I have terrible willpower, so the fad diets never really stuck around. It was hard to completely eliminate certain foods from my eating."

At the beginning of 2011, Heckman started to take her calorie counting seriously, and started to keep track of what she ate daily.

FAD DIETS

Fad diets have been around for decades, with different diets going in and out of fashion. But, according to nutritionist Sara Haveman, these diets are often unhealthy and not long-lasting.

Below is a list of some of the more popular fad diets through the years.

CABBAGE SOUP DIET — The cabbage soup diet requires you to eat large amounts of cabbage soup for a week. During this time you can also eat certain fruits and vegetables, beef, chicken and brown rice based on a daily schedule. This diet is low in complex carbohydrates, protein, vitamins and minerals and, depending on the cabbage soup recipe, very high in sodium. Weight loss in a short amount of time can be achieved, but it doesn't last, and the lack of proper nutrition can leave you feeling weak or tired. (Source: Mayo Clinic)

HCG DIET — HCG is human chorionic gonadotropin, a hormone produced during pregnancy. The diet revolves around extreme calorie restriction of about 500 calories per day, foods rich in lean protein and a daily injection of 125 milligrams of the HCG hormone. Dramatic, fast weight loss occurs just because people who follow such an extreme calorie restriction are likely to lose weight. Such low calorie restrictions can put you at risks of gallstone formation, an irregular heartbeat and an imbalance of electrolytes. (Source: Mayo Clinic)

APPLE CIDER VINEGAR DIET — Those on the apple cider vinegar diet claim that drinking a small amount of apple cider vinegar before meals or taking an apple cider vinegar supplement will help curb appetite and burn fat. The occasional use of apple cider vinegar is safe for most people, but it won't likely help weight loss. It can also irritate your throat and wear down tooth enamel due to its high acidity. Apple cider vinegar may also interact with some supplements or drugs, including diuretics and insulin. (Source: Mayo Clinic)

GRAPEFRUIT DIET — This diet is based on a "magical" ingredient in grapefruit, that when combined with protein, supposedly triggers fat burning, causing weight loss. The meal plans consist of very low calorie diets, averaging 800 to 1,000 calories per day, with a grapefruit thrown in at each meal. The diet eliminates sugar, starches, desserts, bread, white vegetables and sweet potatoes. The diet promotes fast weight loss, but most of the weight lost is from fluids, not fat. (Source: WebMD)

ATKINS DIET — The Atkins Diet states that obesity and related health problems are the result of the typical American high-carbohydrate diet. Atkins restricts carbohydrates and encourages eating more protein and natural fats. The diet consists of four phases: induction, ongoing weight loss, pre-maintenance and lifetime maintenance. All phases carefully control the level of carbohydrate intake. While many people experienced weight loss with Atkins, dieters often consume much higher levels than the 30 percent recommended fat in our diets. (Source: Mayo Clinic)

"I looked at my calories like a bank account," Heckman said. "If I have 1,500 calories for the day, then how much am I going to spend?"

Heckman said she doesn't put anything off limits. If she wants a hamburger, then she will account for the rest of the day.

"There's a 'diet' mentality you have to get over, where you think it's all or nothing," she said. "That's why portion control and calorie counting work so well, because you can have those little treats or eat what you normally want."

Heckman was successful in her calorie counting, but found that to be truly successful in her fitness and weight loss goals, she needed to add in exercise.

"My problem had not been calorie counting, but it was not liking exercise," she said. "I finally started running, and what I found made exercise enjoyable were the little successes."

When Heckman began running, she could barely run for a few minutes without stopping. Soon, she was able to run five minutes straight, then 10 minutes, until she eventually ran a 5K.

Deb Atkinson, director of the personal training program at Ames Racquet and Fitness, said taking small steps to get more ac-

tive can help create an overall healthy lifestyle.

"Move, move, move," Atkinson said.

"Learning to get up periodically at work is even helpful. Schedule times to get up and take a break, walk to someone's office, go out and take a quick walk. The key is to make it seem like you're not exercising."

Trying new forms of exercise, from weight lifting to group exercise, can be intimidating, but Heckman encourages her peers to try something they thought they never would.

"The fear of failure or not being able to do something is what holds us back," she said. "My first day of boot camp, I was terrified because there were some fit people in there, but I didn't die, so I went back and kept going back and I realized fat, skinny, buff or out of shape, we are all just as scared as the next person."

Heckman, Atkinson and Haveman all agree that diet and exercise work, and Heckman points to her success as an example.

"At the beginning of 2011, I was over 200 pounds. Now I've lost 35 pounds," she said. "Those little successes in my diet and exercise have changed my life." ♦

Reach Roxanne Dass via email
at rdass43@gmail.com.

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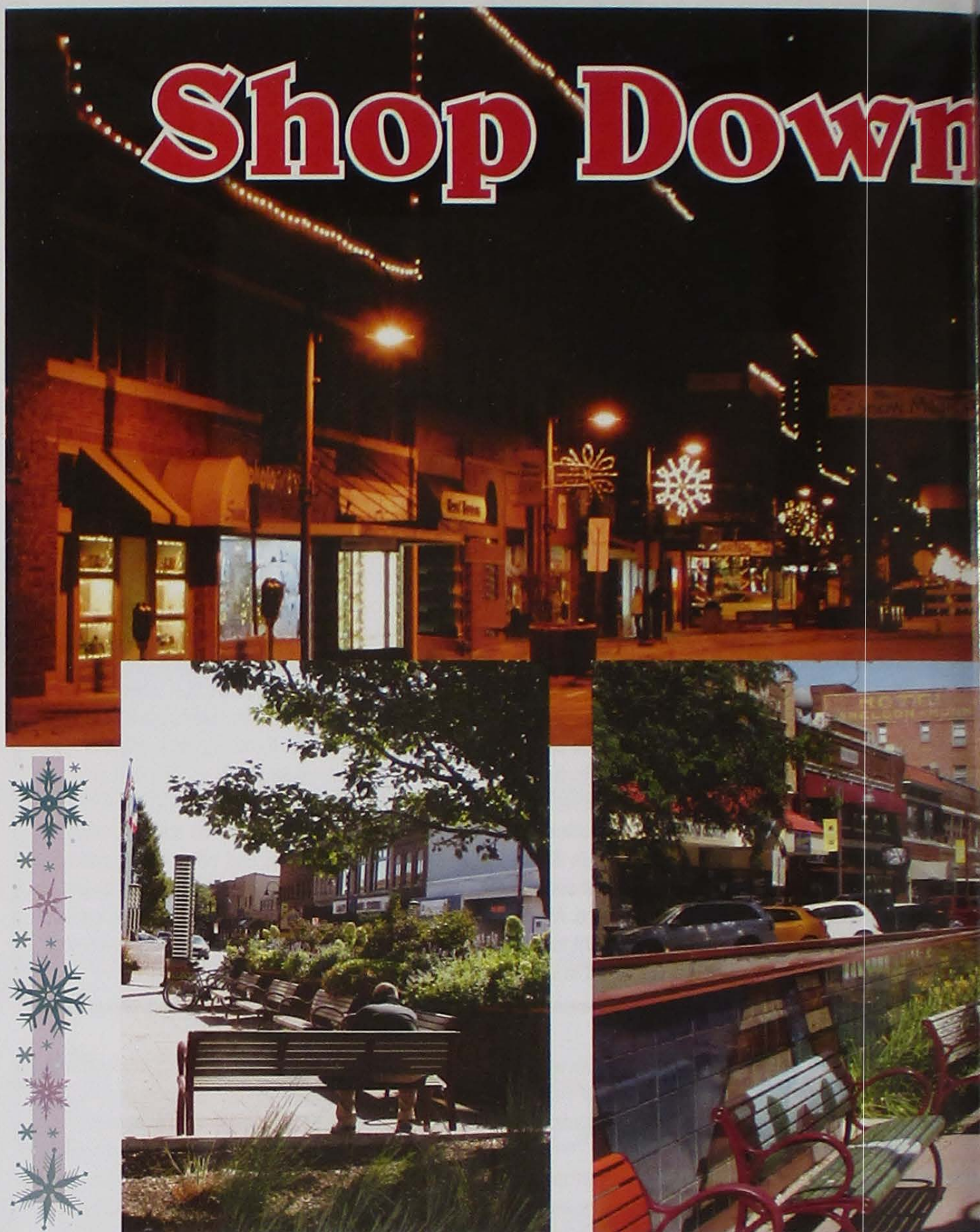
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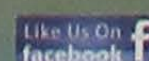
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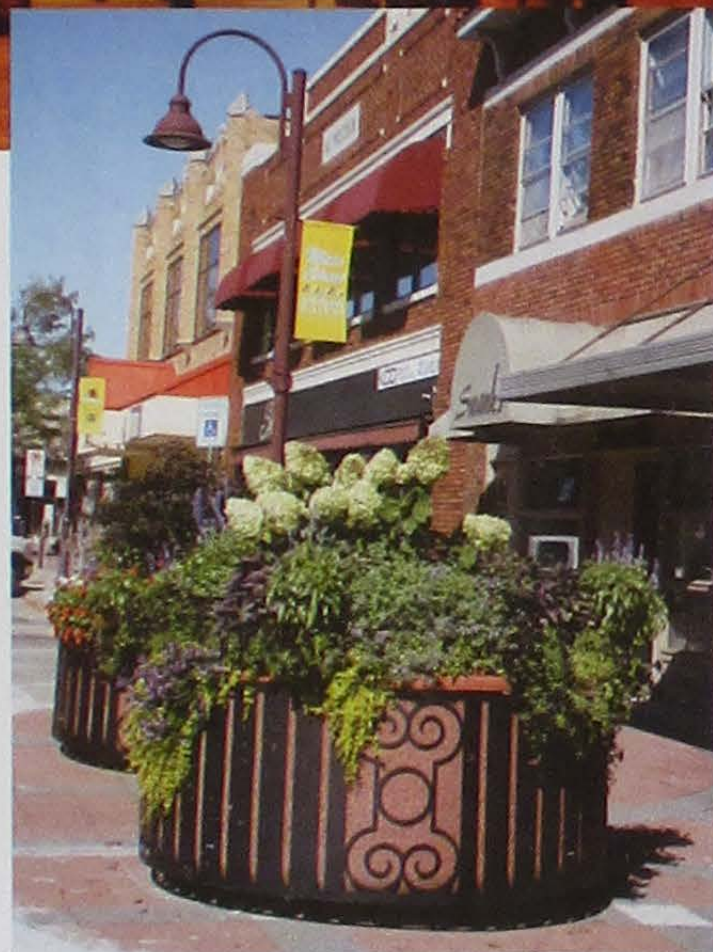


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Think spring

Hair, skin makeup and nail ideas for the coming season

Thoughts of spring fashion can make the cold winter weather more bearable. The new year is beginning, and stylists and clients are looking forward to spring fashion.

HAIR

Ponytails are not just for bad hair days. Ponytails are high fashion and can give you the latest looks for spring early. A wide variety of ponytails were on parade during a recent New York Fashion Week showcasing spring fashion looks for 2013, including slicked-back looks and braids that wrapped around the head to the neckline.

Some ponytail ideas:

- Take long hair and pull it all back, but add some crimping and zig-zag parts before ending in a high fashion "tail."
- Think about Amy Winehouse's high-top ponytail, but tamed down to medium height, then gathered in a ponytail at the nape of the neck. Rough it up a bit to look slept in.
- Take your long bangs, sweep them across, and tuck them behind an ear while the rest of the hair is placed in a low, classic ponytail.

Ponytails are not the only high-fashion hair trend. Making a comeback is wild, full-frizzed long hair with volume, width and texture. Or take that frizzy hair and pull it up high and off-center, then wrap a thin braid around it for a contrast between messy and neat.

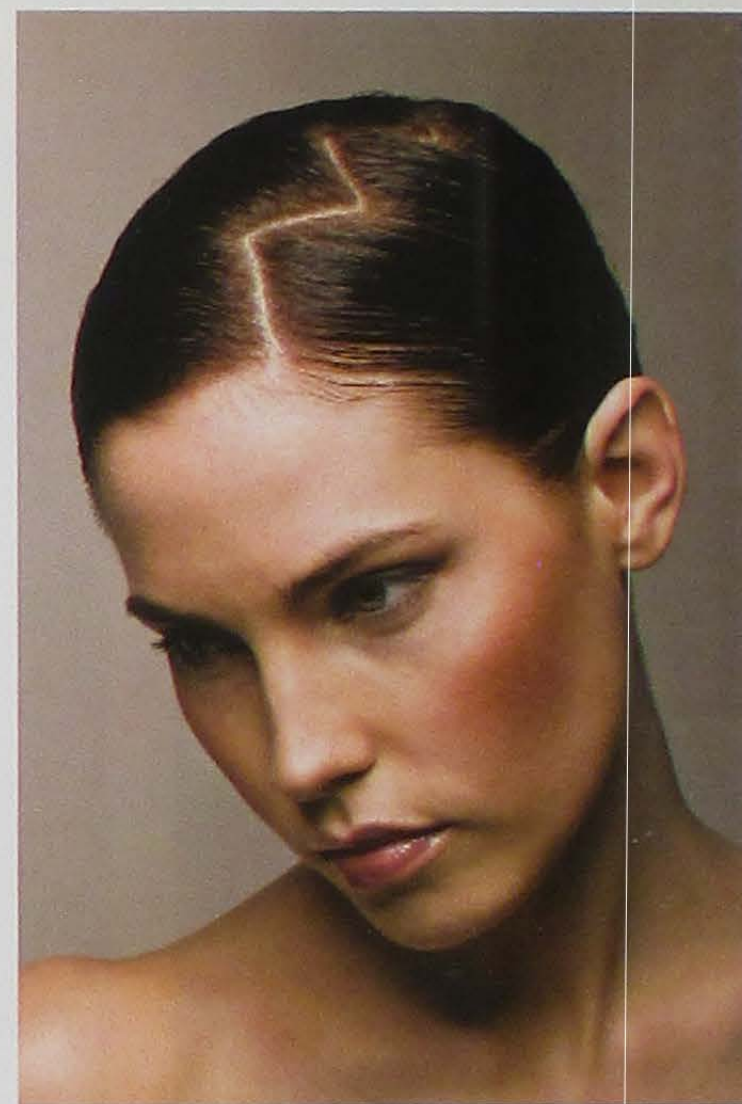
Also try a loose ballerina bun on top of the head for a casual look. Long hair with crimped textured waves is also very sensual.

SKIN

A quick tip for winter skin care: Just switch your summer night moisturizer to your winter day moisturizer and seek out the next level up for your night treatment. Just don't forget to switch back in the spring.



**MARY CLARE
LOKKEN**



By Jupiterimages/Polka Dot/Thinkstock

A zig-zag part give a ponytail a high-fashion edge for spring.

MAKEUP

Great makeup includes great skin care now. You can moisturize your skin with makeup that can be used to highlight eyes, cheeks and décolletage. That's a lift we can use in the harsh winter months.

NAILS

For the first time in history, reporters asked celebrities at the 2012 Emmys about nail fashion along with clothes designers when asking, "What are you wearing?" Nails in all colors and with all kinds of creativity are now a fashion accessory "must" for women followed by paparazzi. ♦

Mary Clare Lokken is the owner of PCI Academy in Ames. She writes this column after consulting with educators there. Reach her via email at MaryClareLokken@aol.com.

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nourishment | **HEALTHY HABITS**

Start the new year with a health review

The beginning of 2013 is a great time to start anew and review your health habits. You might be one of the 67 percent of American adults who are overweight. It's time to stop being a statistic, and why not start with changing bad eating habits?



LAURA KIMM

Don't think of it as going on a diet. Technically speaking, a diet is just the food you eat. What you want to do is take a harder look at what you eat on a regular basis. By making small adjustments in your routine, you can make progress toward healthier living and ultimately a slimmer you.

Where to begin? Start by keeping track of everything you eat and drink for three days. Accurately record portion size. In some cases, generous portion sizes make all the difference in excessive calorie intake. Try using a smaller plate to make portions look larger. Stick with only the first serving and say "no" to seconds. Eat slower and enjoy the meal.

Next, review your food choices. Do you have five to nine servings of fruits and vegetables daily? Most likely, this is one area in which you can improve. Do you have added fats, gravies and dressings? You might want to switch to low-fat varieties or try low-calorie substitutions such as spices, lemon juice or vinegar. Do you trim fat from meats and avoid frying? Once again, try simple changes such as broiling, baking or grilling.

Finally, let's talk about willpower. It's best to start your diet at the grocery store, instead of caving into cravings in your own home. Stick with a list, make healthy food choices and shop after a meal.

Begin by reading food labels. Focus on the calories, the serving size and servings per container. Compare the total calories in the product you choose with others like it; choose the one that is lowest in calories for the serving size. Be sure to load up in the produce



By Polka Dot Images/Thinkstock

How does your diet stack up? Do you have five to nine servings of fruits and vegetables daily? Most likely, this is one area in which you can improve.

section with lots of colorful, low-fat, high-fiber fruits and vegetables.

There are many aspects to healthy living. Besides what you eat, it's how much you move (exercise), how you feel about yourself and how much you want to improve.

Rather than changing everything at once, take it one step at a time. Begin with a food diary and a desire to make 2013 a healthier year. ♦

Laura Kimm, RD, LD, received her bachelor's degree from the University of Iowa and completed her dietetics coursework and dietetic internship at Iowa State University. Laura works at Hy-Vee as a registered dietitian. Reach her via email at lkimm@hy-vee.com.

RECIPES

OVERNIGHT OATMEAL

Serves 16 (1/2 cup each)

INGREDIENTS:

Non-stick cooking spray

2 cups uncooked steel-cut oats

8 cups water or skim milk

1/2 teaspoon salt, optional

Assorted toppings such as brown sugar, maple syrup, cinnamon, raisins, fresh fruit or berries, optional

DIRECTIONS:

Coat 6-quart slow cooker with non-stick cooking spray.

Stir together oats, water and salt, if desired, in slow cooker. Cover and cook on low for eight hours or overnight (or until nearly all water or milk is absorbed).

Stir well before serving. Serve with assorted toppings, if desired. Refrigerate leftovers.

Nutrition facts per serving: 40 calories, 0.5 grams fat, 0 grams saturated fat, 0 grams trans fat, 0 milligrams cholesterol, 0 milligrams sodium, 7 grams carbohydrate, 1 gram fiber, 0 grams sugar, 1 gram protein.

ROASTED WINTER SQUASH AND MOZZARELLA QUESADILLAS

Serves: 6

INGREDIENTS:

6 cups cubed butternut squash

1 1/2 cups diced red bell peppers

1 tablespoon diced garlic

1 tablespoon olive oil

2 dashes salt

2 dashes black pepper

3/4 cup diced tomatoes

6 tablespoons diced onion

3 tablespoons chopped cilantro, divided

6 (8-inch) whole wheat tortillas

1 1/2 cups shredded fat-free mozzarella cheese, divided

1/2 cup trimmed, thinly sliced green onions

DIRECTIONS:

Preheat oven to 400° F.

Mix the butternut squash, red pepper and garlic with olive oil, salt and black pepper.

Spread vegetables on a foil-lined cookie sheet and roast for 20 minutes until they are tender and slightly caramelized.

While the squash mixture is cooking, combine the diced tomatoes and onions. Add 1 tablespoon cilantro. Set aside to be used as salsa.

Lay tortillas on parchment-lined baking sheets. Place 1/4 cup mozzarella on one-half of each tortilla.

Distribute roasted squash mixture evenly on top of the cheese, followed by green onions and remaining cilantro. Fold tortillas in half to form quesadillas.

Place in a 200° F oven for 5 minutes, until the cheese is melted. Serve with fresh salsa on the side of the quesadilla.

Tip: For easier cutting, soften small squash by cooking in the microwave oven on high for 3 to 5 minutes or until shell can be pierced with a knife.

Nutrition facts per serving: 290 calories, 6 grams fat, 1.5 grams saturated fat, 5 milligrams cholesterol, 46 grams carbohydrate, 7 grams fiber, 15 grams protein, 530 milligrams sodium.

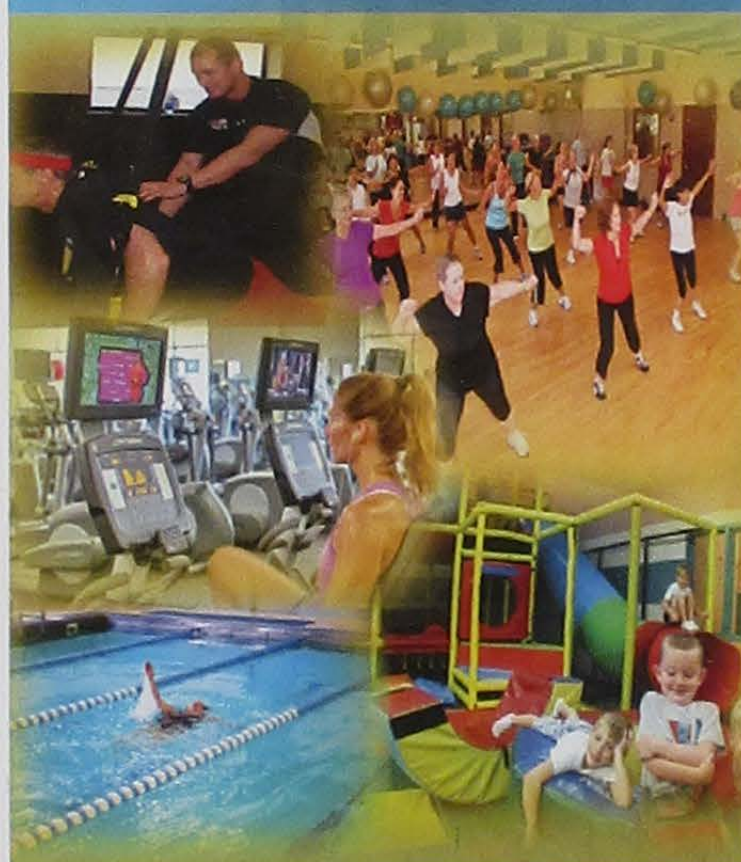
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I know if I continue to do the same thing, it is very likely I will continue to get the same results. With that wisdom in mind, I know I need to make a change in my exercise routine.

My progress toward a fitter body — for the sake of full disclosure, I want a leaner body — has stalled. I read about the benefits of interval training. It seems adding intensity to my workout could help me get closer to my fitness goals. The same philosophy can be applied to financial fitness.



**KAREN
PETERSEN**

WHAT IS INTERVAL TRAINING?

Interval training is simply alternating bursts of intense activity with intervals of lighter activity. If you are a walker in very good shape, you might incorporate short bursts of jogging into your regular brisk walks. If you're less fit, alternate leisurely walking with periods of faster walking.

Interval training can work for a variety of fitness levels.

INTERVAL TRAINING FOR FINANCIAL FITNESS

If physical intervals are a good idea to increase physical fitness, I think financial intervals will work equally as well to increase financial fitness. Much like the physical intervals, financial intervals are not complicated. The interval method can be used for nearly any financial change you want to make. It could be as small as spending less on eating out, to the often onerous job of managing credit cards, to long-term goals such as retirement savings.

In financial interval training, you focus on one aspect of your money. The intervals are about significant and intense change in one area for 90 days. Truly, there is not much in the way of financial change that you can't endure for 90 days.

THE METHOD

Choose one goal for your first financial interval training experience.

- Determine your experience level.
- Determine the method. The more experience you have, the more vigorous the training method.
- Make a 90-day commitment.

EXAMPLE

The goal could be invest an additional \$250 each month in your retirement plan. You have experience; last year, you increased your retirement contribution by \$50 a month and are still making the additional contribution.

The commitment:

- Decide how you will reduce your monthly spending by \$250.
- Sign the form to have \$250 deducted from your paycheck.
- Commit to 90 days of reduced spending and increased retirement savings.

A 90-day commitment is necessary to make interval training a habit.

Benefits

- You will spend less and save more, even if it is just for 90 days.
- You will change your spending to accommodate less money in your paycheck.
- Reducing your spending by \$250 a month may begin to feel normal, and you may continue beyond 90 days.

IDEAS FOR SUCCESS

Beware of pushing yourself too hard too soon, and remember to adequately warm up before the first interval. You could reduce spending by \$250 a month to "practice" before you change your payroll deductions.

It isn't easy to make a commitment to reduce spending and increase savings for a long period. Interval training is hard work, but the sessions can be short. Best of all, a successful, vigorous workout leaves you feeling ready to take on the next interval goal.



By Jupiterimages/Pixland/Thinkstock

Ready to start working on your financial fitness? Try financial interval training.

Need a little encouragement? Send me information about your first financial interval goal and request the weekly interval training tip.


Because life is more than money. ♦

Karen L. Petersen, CFP® CDFA™, is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.

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Are you ready or not?

January and new beginnings are like summertime and lemonade. If this new year you decide you also want a new you, ask yourself: Are you ready or not?

Most people will answer they are extremely ready for results, but pressed about actually making real changes; they just want to be at the finish line and forgo the training and race.



DEBRA ATKINSON

Change is difficult without the proper tools. Answer the following questions; then keep reading to learn how to change your habits for the better.

Do you look in the mirror and feel frustrated, upset or dissatisfied because of how your body looks?

- a. Yes (+3)
- b. I'm not sure (+0)
- c. No (-3)

What do you think is the source of feeling tired or stressed?

- a. Getting older (-1)
- b. Lifestyle choices (+3)
- c. Something else altogether (-3)

How do you explain that you are in worse shape than you were when you were younger, but have not changed your habits?

- a. I think it's my family history. (-1)
- b. I think it's that I'm less active. (+3)
- c. I think it's a natural consequence of aging. (-1)
- d. I don't know why it's happening. (+0)

Are you willing to join a gym or find a

regular exercise class today?

- a. Yes (+3)
- b. No (-3)

If you don't have anyone with whom to exercise regularly, are you willing to look for a partner?

- a. Yes (+5)
- b. No (-5)

If an expert presents information on diet and exercise that contradicts what you currently believe, what approach will you take?

- a. Keep an open mind and give it a try (+3)
- b. Ask a friend (+0)
- c. Ignore the advice (-3)

Are you ready to spend less time with people who offer little support for your



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goals while spending more time with those who do?

- a. Yes (+5)
- b. No (-5)

Would you clean out your pantry and refrigerator to eliminate items that don't contribute to good health or sabotage your results?

- a. Yes (+5)
- b. No (-5)

Are you willing to wake up earlier in the morning or stay up later at night to accomplish your goals?

- a. Yes (+5)
- b. No (-5)

YOUR SCORE

25 to 35: It is clear how you look, feel and perform are important to you, but what you are doing now isn't working. You're committed to taking responsibility for yourself and results.

-19 to 24: You are still thinking, but it is important for you to start doing. You are

frustrated with the way things are but reluctant to give up comforting routines or break patterns. Find people who are having fun by exercising and eating well, rather than those who will reinforce negative thoughts about diet and deprivation.

-33 to -20: You may not really want to change. Be aware that you can feel better, and it's never too late. Exercise can be pain-free. Good nutrition can be far from boring or tasteless. While you continue to toy with the idea of change, you risk looking older, taking more medications, gaining more weight and having less energy. Take an honest look at what you want and admit you could use help to change.

Finding new ways to positively reinforce habits will enhance your New Year's resolve and success. ♦

Debra Atkinson, M.S., C.S.C.S., graduated from Iowa State University, where she has also taught in the department of kinesiology for 12 years. She has been a fitness professional, writing, speaking and practicing for 25 years.

Reach her via email at PTDirector@amesracfit.com.

MOVE OF THE MONTH



BUILD A BETTER DOWN DOG

It is in the details:

1. Check that the crease of your wrist is in alignment with the front edge of your mat.
2. Spread your fingers wide.
3. Make sure you're using all five digits; there's a tendency to not use the index finger and thumbs.
4. Spin the crease of your elbows toward one another.
5. Imagine your biceps and triceps spiraling around your upper arm.

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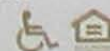
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faceted woman | TRACI HUBBARD

Name: Traci Hubbard

Age: 45

Position: Retreat director at Massage Heights in Ames

Family: Husband, Wes, an Ames firefighter; son, Alex, serving full-time mission with Gospel for Asia; and daughter, Asia, a senior in the Elementary Education program at Iowa State University.

What would you do with \$1,000 to spend on yourself?

I would take my husband — he's my biggest supporter — and we would spend an entire day at a spa getting the works: pedis, manis, massages, facials. Then a nice, healthy lunch.

Your favorite meal:

My favorite meal is anything Mexican.

Craziest fashion you ever wore:

Of course, given my age, I would have to say my bigger-than-life hair.

I never leave home without:

A sweater.

Your favorite motto:

"It's a rare person who can take care of hearts while also taking care of business."

What makes you happy?

An evening around the kitchen table, playing games with my husband and children, laughing hysterically.

What makes you feel confident?

My confidence comes in trusting in God and knowing I am who he created me to be.

What makes you laugh?

I laugh at myself more than anything or anyone else. I love to laugh. Laughter is healing.

What have you accomplished that has made you proud?

Raising two amazing children who have huge hearts and a desire to share with others.

Best tip to look and feel great:

The simple basics: eating right, exercising regularly, a good night's sleep and lots of laughter.

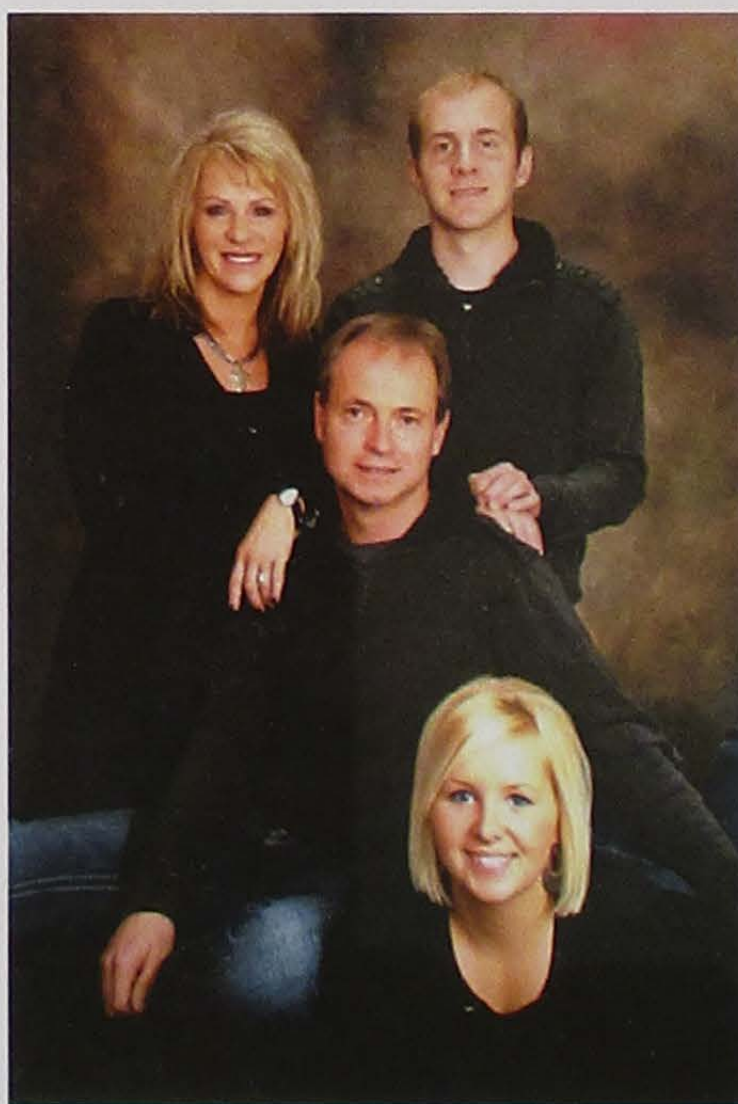
How do you take care of yourself financially?



Photos courtesy of Traci Hubbard

Above: Traci Hubbard is retreat director at Massage Heights in Ames.

Below: Traci Hubbard with husband, Wes, an Ames firefighter; son, Alex, who is serving full-time mission with Gospel for Asia; and daughter, Asia, a senior in the Elementary Education program at Iowa State University.



Live within my means!

If you could do or be anything you want, what would it be?

In whatever I do, I always want it to be something that is making a difference.

If you knew then what you know now, what would you have done differently?

I would have invested more in people and not so much on "stuff." With age comes wisdom, and you realize it's not what you have but the lives you've touched.

How do you reward yourself?

I love a great Coach purse.

My idea of a nightmare job:

Any kind of job that you wake up not wanting to go to would be a nightmare. Life is too short to not enjoy what you do with a big part of your day. I am so blessed to love what I do at Massage Heights and the people I do it with.

My simplest pleasure:

My simplest pleasure is listening to my children's laughter.

I secretly love:

I secretly love to sing.

When I am an old lady:

I hope to be very joyful.

I am thankful for:

I am thankful for my faith. I don't know how I would be who I am or where I am in my life without God.

Favorite wardrobe staple:

Boots, boots and more boots.

What financial advice would you give other women?

Don't buy it if you can't pay for it.

How do you give back to your community?

I am actively involved in my church. We do community projects, such as adopting families and helping with their needs, serving the schools, moving people, helping after surgeries, caring for homes, etc. Anything to be a blessing to people in the community. ♦

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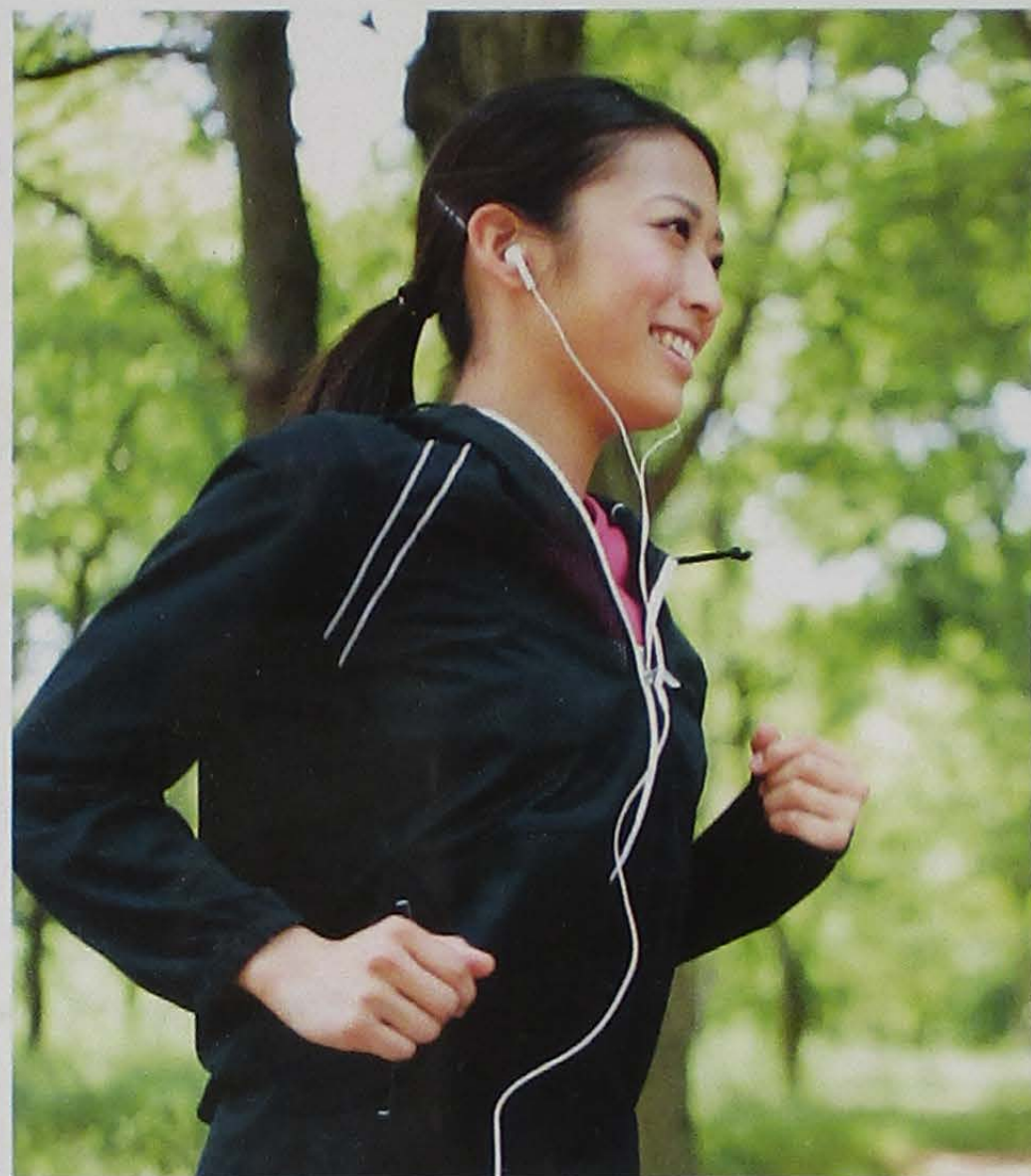
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- Session 3 - Nutrition store tour, group class
- Session 4 - Exercise, group class
- Session 5 - Individual, 30 minute consultation, measurements
- Session 6 - Fat and Sugar, group class
- Session 7 - Disease Prevention, group class
- Session 8 - Cooking Class, group class
- Session 9 - Emotional Eating, Plateaus and Weight Maintenance, group class
- Session 10 - Individual, 30 minute consultation with biometric screening